

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

NOTICE

If the relief sought in this Notice is opposed, a written response to the Motion must be filed within twenty-one (21) days of the date of service as set forth in the certificate of service. The Court is authorized to grant the relief requested without further notice should a timely response not be filed.

MOTION FOR PERMISSION TO INCUR DEBT

Now comes Joel Meador, Jr., (hereinafter referred to as "Debtor"), by and through his attorney, Legal Helpers, and moves this Honorable Court for entry of an Order Permitting Debt to be Incurred, and in support thereof, respectfully represents as follows:

1. On February 19, 2009, the Debtor filed a petition for relief under Chapter 13 of the Bankruptcy Code.

2. This Honorable Court confirmed Debtor's First Amended Plan on May 19, 2010. The plan as confirmed called for payments of \$205.00 per month for 47 months.

3. Debtor, Joel Meador, Jr., is in need of replacing his current vehicle with a more reliable form of transportation

4. The Debtor has been pre-approved to finance an amount up to \$10,511.00.
(see attached estimate)

5. The Debtor has re-evaluated his budget and believes he can afford to make the monthly payment each month for this necessary expense.

WHEREFORE, DEBTORS pray that this Honorable Court enter an Order Permitting the Debtor to Incur Debt in an amount up to \$10,511.00.

Respectfully submitted,

/s/ D. Todd Mathews
D. Todd Mathews. 52502MO
Legal Helpers, PC
515 Olive St., Suite 702
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(314) 588-1420
(314) 588-1476

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the above has been mailed to the parties on the service list on this 10th day of February 2011, with correct postage prepaid and deposited in the U.S. Mail in St. Louis, MO.

/s/ D. Todd Mathews